

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Maria E. Alfaro
140 Libby St.
Oceanside, CA 92054

Social Security No.: xxx-xx-3351
Debtor: No Known Aliases

Case number: 09-05304-PB7
Chapter: 7
Judge Peter W. Bowie

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 7/28/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-05304

User: admin
Form ID: b18

Page 1 of 1
Total Noticed: 15

Date Rcvd: Jul 29, 2009

The following entities were noticed by first class mail on Jul 31, 2009.

db	+Maria E. Alfaro, 140 Libby St., Oceanside, CA 92054-3620
aty	+Lawrence R. Fieselman, Pacific Law Center, 3636 Nobel Drive, Suite 475, La Jolla, CA 92122-1064
tr	+Gregory A. Akers, P. O. Box 26219, San Diego, CA 92196-0219
smg	+Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424
smg	+Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave., Bethlehem, PA 18025-0025
smg	+Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	+State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
11822159	+21st Century Insurance, 6301 Owensmouth Ave., Woodland Hills, CA 91367-2286
11822160	Bank of America, P.O. Box 15019, Wilmington, DE 19885-5019
11822163	Sequoia Financial Services, 500 N Brand Blvd #1200, Glendale, CA 91203-3950

The following entities were noticed by electronic transmission on Jul 30, 2009.

tr	+EDI: BGAAKERS.COM Jul 29 2009 21:18:00 Gregory A. Akers, P. O. Box 26219, San Diego, CA 92196-0219
smg	EDI: CALTAX.COM Jul 29 2009 21:19:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
smg	E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511
ust	E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
11822160	EDI: BANKAMER2.COM Jul 29 2009 21:18:00 Bank of America, P.O. Box 15019, Wilmington, DE 19885-5019
11822161	+E-mail/Text: joeydeleon@downneysavings.com Downey Savings & Loan, 3501 Jamboree Rd, Newport Beach, CA 92660-2980
11822162	E-mail/Text: bknotifications@sdcu.com San Diego County CU, 5375 Napa St Ste 101, San Diego, CA 92110-2646

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
ust United States Trustee Office

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2009

Signature:

